

<b>Notice of References Cited</b>	Application/Control No. 10/737,298	Applicant(s)/Patent Under Reexamination KEMPER ET AL.	
	Examiner Lalita M. Hamilton	Art Unit 3691	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Carving Out a Niche in Home Lending Technology Is Forcing Lenders to Be More Creative BILL STONEMAN. American Banker. New York, N.Y.: Mar 24, 2000. Vol. 165, Iss. 58; pg. 4.A
	V	A marketplace of choices Guttentag, Jack. Mortgage Banking. Washington: Dec 1996. Vol. 57, Iss. 3; pg. 44, 7 pgs
	W	
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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